

UPDATE

How Can You Get the Most from a Your Health Plan?

Stay Informed

- Read your health insurance policy and member handbook. Make sure you understand them, especially the information on benefits, coverage, and limits. Sales materials or plan summaries cannot give you the full picture.
- See if your plan has a magazine or newsletter. It can be a good source of information on how the plan works and on important policies that affect your care.
- Talk to your health benefits officer at work to learn more about your policy.
- Ask how the plan will notify you of changes in the network of providers or covered services while you are part of the plan.

Take Charge

- Ask your doctor about regular screenings to check your health. Discuss your risk of getting certain conditions. What lifestyle choices and changes might you need to make to lower your risks or prevent illness?
- Ask questions and insist on clear answers.
- Ask about the risks and benefits of tests and treatments. Tell your doctor what you like and dislike about your choices for care.
- Make sure you understand and can follow the doctor's instructions. You may want to bring another person along or take notes to help you remember things.

Keep Track

- Write down your concerns. Start a health log of symptoms to help you better explain any health problems when you meet with your doctor.
- Set up health files for family members at home. This will help you to monitor care. Include health histories of shots, illnesses, treatments, and hospital visits. Ask for copies of lab results. Keep a list of your medicines, noting side effects and other problems (such as other drugs and foods that should not be taken at the same time).

Source: Agency for Healthcare Research and Quality

